

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Pamela L. Orlowski
Debtor(s)

Case No. 20-21514-JAD
Chapter: 13

Issued Per May 11, 2022 Hearing

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *The 11th of May, 2022*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller
United States Bankruptcy Judge

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Pamela L. Orlowski
Debtor

Case No. 20-21514-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 11, 2022

User: auto
Form ID: 309

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2022:

Recip ID	Recipient Name and Address
db	+ Pamela L. Orlowski, 534 Pine Street, Ambridge, PA 15003-1708
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
15241366	+ Ambridge Borough, ATTN: Stacey Krol, 600 Eleventh Street, Ambridge, PA 15003-2377
15241367	+ Ambridge School District, ATTN: Stacey Krol, 600 Eleventh Street, Ambridge, PA 15003-2377
15241368	+ Beaver County Tax Claim Bureau, 810 3rd Street, Beaver, PA 15009-2139
15241374	+ David Bucka Jr., 534 Pine Street, Ambridge, PA 15003-1708
15241382	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court., Nissan-Infiniti LT, 8900 Freeport Pkwy, Irving, TX 75063
15241388	+ Weltman, Weinberg & Reis, William Thomas Molczan, Esquire, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: enotifications@santanderconsumerusa.com	May 11 2022 23:52:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
15245530	EDI: CAPITALONE.COM	May 12 2022 03:53:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15241369	+ EDI: CAPITALONE.COM	May 12 2022 03:53:00	Capital One Bank USA, N.A., PO Box 30281, Salt Lake City, UT 84130-0281
15241370	+ EDI: CAPITALONE.COM	May 12 2022 03:53:00	Capital One/Justice, PO Box 30253, Salt Lake City, UT 84130-0253
15241371	+ EDI: WFNNB.COM	May 12 2022 03:53:00	Comenity Bank/VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789
15241372	+ EDI: WFNNB.COM	May 12 2022 03:53:00	Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043
15241373	+ Email/PDF: creditonebknofications@resurgent.com	May 11 2022 23:55:07	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
15241376	+ EDI: CITICORP.COM	May 12 2022 03:53:00	DSNB/Macy's, PO Box 8218, Mason, OH 45040
15264029	EDI: Q3G.COM	May 12 2022 03:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15241375	+ Email/Text: electronicbkydocs@nelnet.net	May 11 2022 23:52:00	Dept of Ed/Nelnet, PO Box 82561, Lincoln, NE 68501-2561
15266766	+ Email/Text: kborkley@bernsteinlaw.com	May 11 2022 23:52:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15241377	+ Email/Text: bknotice@ercbpo.com	May 11 2022 23:52:00	Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: May 11, 2022

Form ID: 309

Total Noticed: 39

15255546	EDI: JEFFERSONCAP.COM	May 12 2022 03:53:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15241378	EDI: JEFFERSONCAP.COM	May 12 2022 03:53:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
15241379	EDI: JPMORGANCHASE	May 12 2022 03:53:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
15248834	+ Email/Text: RASEBN@raslg.com	May 11 2022 23:52:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15241380	+ Email/PDF: resurgentbknotifications@resurgent.com	May 11 2022 23:55:21	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15243431	Email/PDF: resurgentbknotifications@resurgent.com	May 11 2022 23:55:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15241381	+ Email/Text: bankruptcydpt@mcmcg.com	May 11 2022 23:52:00	Midland Credid Management Inc, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
15257499	+ Email/Text: bankruptcydpt@mcmcg.com	May 11 2022 23:52:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15257493	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 11 2022 23:52:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15241383	EDI: PRA.COM	May 12 2022 03:53:00	Portfolio Recovery Associates, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
15268213	EDI: PRA.COM	May 12 2022 03:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15259591	EDI: Q3G.COM	May 12 2022 03:53:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
15245000	+ Email/Text: enotifications@santanderconsumerusa.com	May 11 2022 23:52:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15241386	+ EDI: RMSC.COM	May 12 2022 03:53:00	SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
15241384	+ Email/Text: enotifications@santanderconsumerusa.com	May 11 2022 23:52:00	Santander Consumer USA, Attention: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
15241385	+ EDI: CBS7AVE	May 12 2022 03:53:00	Swiss Colony/Montgomery Ward, 1515 S 21st Street, Clinton, IA 52732-6676
15263896	+ EDI: RMSC.COM	May 12 2022 03:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15254071	+ Email/Text: bncmail@w-legal.com	May 11 2022 23:52:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15241387	+ EDI: WTRRN BANK.COM	May 12 2022 03:53:00	TD Bank USA/Target Credit, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Corporation
cr		Nissan Motor Acceptance Corporation, as Servicing
cr		Nissan-Infiniti LT
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: May 11, 2022

Form ID: 309

Total Noticed: 39

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nissan-Infiniti LT bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Pamela L. Orlowski bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@verizon.net
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor Nissan Motor Acceptance Corporation as Servicing Agent for Nissan-Infiniti LT kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9